

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	<b>:</b>	<b>CHAPTER 13</b>
<b>STEPHEN MARC TROY</b>	<b>:</b>	
<b>Debtor</b>	<b>:</b>	<b>CASE NO. 1:23-bk-00180</b>
:		
<b>M&amp;T BANK MORTGAGE</b>	<b>:</b>	
<b>Movant</b>	<b>:</b>	
:		
<b>v.</b>	<b>:</b>	
<b>STEPHEN MARC TROY</b>	<b>:</b>	
<b>Respondent</b>	<b>:</b>	

**ANSWER TO MOTION FOR RELIEF FROM STAY**

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted that the filing of a bankruptcy petition acts as a stay upon certain foreclosure actions.
6. Admitted.
7. Admitted; however, the debtor intends to cure within a reasonable time and Movant is protected by an equity cushion.
8. Denied. the debtor intends to cure within a reasonable time and Movant is protected by an equity cushion.
9. This paragraph is a conclusion of law to which no answer is necessary; to the extent that an answer is deemed necessary, it is denied.
10. This paragraph is a conclusion of law to which no answer is necessary; to the extent that an answer is deemed necessary, it is denied.

WHEREFORE, the Debtor respectfully requests that this Court deny the motion for relief filed by the Movant and grant such other relief as this Court deems just.

Respectfully submitted,

/s/ Kara K. Gendron

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